

Fill in this information to identify your case:

Debtor 1 Frida Naah Ngam
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) _____
 First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number (if known) 21-15765

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
- ☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
- ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H)

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy: (Subject to adjustment for business expenses)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For last calendar year: (January 1 to December 31, <u>2020</u>)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, <u>2019</u>)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

Debtor Frida Naah Ngam
First Name Middle Name Last NameCase number(if known) 21-15765**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Social Security	\$ 18,076.00		
For last calendar year:				
(January 1 to December 31, <u>2020</u>)				
For the calendar year before that:				
(January 1 to December 31, <u>2019</u>)				

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
BB&T	08/15/2021	\$ 815.49	\$ 8,524.00	<input type="checkbox"/> Mortgage
Creditor's Name	07/15/2021			<input checked="" type="checkbox"/> Car
PO Box 1290	06/15/2021			<input type="checkbox"/> Credit card
Number Street				<input type="checkbox"/> Loan repayment
Whiteville NC 28472				<input type="checkbox"/> Suppliers or vendors
City State ZIP Code				<input type="checkbox"/> Other _____

Debtor

Frida Naah Ngam

First Name Middle Name Last Name

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T-Mobile

Creditor's Name

7/15/2021

6/15/2021

\$ 1,140.00

\$ Unknown

P.O. Box 53410

Number Street

Bellevue WA 98015

City State ZIP Code

- ☐ Mortgage
☐ Car
☐ Credit card
☐ Loan repayment
☐ Suppliers or vendors
☒ Other
Cell phones account

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No.
☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No.
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title: Orso v. Disner, et al. (incls. Defendant Class of Net Winners in ZeekRewards.com) Case number: <u>3:14-CV-91</u>	Class action against Net Winners in ZeekRewards United States District Court for Western District Court Name of North Carolina Number Street City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Case title: Matthew Orso vs Frida Ngam Case number: <u>C-13-JG-20-001970</u>	Judgment; Date filed: 09/02/2020 Circuit Court for Howard County Court Name Number Street MD City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details

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Frida Naah Ngam

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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No
☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Hannah Ngam Ndeta (Cameroon) deceased
 Person to Whom You Gave the Gift

Number Street

City State ZIP Code

Person's relationship to you Sister

Describe the gifts

Support for family in Cameroon sent between 9/2019 and 3/2021; amount unknown at this time; exact amount to be provided once ordered records are received from Western Union

Dates you gave the gifts

3/2021

Value

\$ 0.00

Gifts with a total value of more than \$600 per person

Clara Ngam Ning (Cameroon) deceased
 Person to Whom You Gave the Gift

Number Street

City State ZIP Code

Person's relationship to you Sister

Describe the gifts

Support for family in Cameroon sent between 9/2019 and 3/2021; amount unknown at this time; exact amount to be provided once ordered records are received from Western Union

Dates you gave the gifts

3/2021

Value

\$ 0.00

Gifts with a total value of more than \$600 per person

Fri Ndeta
 Person to Whom You Gave the Gift

Number Street

Bamenda, Cameroon

City State ZIP Code

Person's relationship to you
Niece in Cameroon

Describe the gifts

\$200/month from 4/2021 - 8/2021, and ongoing for support after sister's death

Dates you gave the gifts

4/2021

Value

\$ 1,000.00

Gifts with a total value of more than \$600 per person

Dylis Ndeta
 Person to Whom You Gave the Gift

Number Street

Douala, Cameroon

City State ZIP Code

Person's relationship to you
Niece in Cameroon

Describe the gifts

\$200/month from 4/2021 - 8/2021, and ongoing for support after sister's death

Dates you gave the gifts

4/2021

Value

\$ 1,000.00

Gifts with a total value of more than \$600 per person

Fru Ndeta
 Person to Whom You Gave the Gift

Number Street

Bamenda, Cameroon

City State ZIP Code

Person's relationship to you
Nephew in Cameroon

Describe the gifts

\$200/month from 4/2021 - 8/2021, and ongoing for support after sister's death

Dates you gave the gifts

4/2021

Value

\$ 1,000.00

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Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
<u>Larrisa Ning</u> Person to Whom You Gave the Gift Number Street <u>Basousama, Cameroon</u> City State ZIP Code Person's relationship to you <u>Niece in Cameroon</u>	\$200/month from 4/2021 - 8/2021, and ongoing for support after sister's death	<u>4/2021</u>	\$ <u>1,000.00</u>
<u>Jenkins Samwed</u> Person to Whom You Gave the Gift <u>121 Boone Lake Way</u> Number Street <u>Fuquay Varina NC 27526</u> City State ZIP Code Person's relationship to you <u>Son (on behalf of 2 grandchildren)</u>	\$400/month for family support to help with Debtor's 2 grandchildren's expenses	<u>8/2021</u>	\$ <u>7,200.00</u>
<u>Hosea Mundi</u> Person to Whom You Gave the Gift <u>8727 Timber Oak Lane</u> Number Street <u>Laurel MD 20723</u> City State ZIP Code Person's relationship to you <u>Grandchild</u>	\$125/month from 9/2021 - 8/2021, and ongoing for family support	<u>8/2021</u>	\$ <u>3,000.00</u>
<u>Nadia Mundi</u> Person to Whom You Gave the Gift <u>8727 Timber Oak Lane</u> Number Street <u>Laurel MD 20723</u> City State ZIP Code Person's relationship to you <u>Grandchild</u>	\$125/month from 9/2021 - 8/2021, and ongoing for family support	<u>8/2021</u>	\$ <u>3,000.00</u>
<u>Yufunyi Mundi</u> Person to Whom You Gave the Gift <u>8727 Timber Oak Lane</u> Number Street <u>Laurel MD 20723</u> City State ZIP Code Person's relationship to you <u>Grandchild</u>	\$125/month from 9/2021 - 8/2021, and ongoing for family support	<u>8/2021</u>	\$ <u>3,000.00</u>
<u>Gina Mundi</u> Person to Whom You Gave the Gift <u>8727 Timber Oak Lane</u> Number Street <u>Laurel MD 20723</u> City State ZIP Code Person's relationship to you <u>Grandchild</u>	\$125/month from 9/2021 - 8/2021, and ongoing for family support	<u>8/2021</u>	\$ <u>3,000.00</u>

Debtor

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Gifts with a total value of more than \$600 per person

Nene Ning

Person to Whom You Gave the Gift

Yaoulde, Cameroon

Number Street

Yaoulde, Cameroon

City State ZIP Code

Person's relationship to you
Niece in Cameroon**Describe the gifts**

\$200/month from 4/2021 - 8/2021, and ongoing for support after sister's death

Dates you gave the gifts

4/2021

Value

\$ 1,000.00

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?☐ No☒ Yes. Fill in the details for each gift or contribution.**Gifts or contributions to charities that total more than \$600**

Silver Spring Presbyterian Church

Charity's Name

580 University Blvd. E.

Number Street

Silver Spring MD 20901

City State ZIP Code

Describe what you contributed

Tithes 9/2019 - 8/2021 (\$200/month)

Date you contributed

8/2021

Value

\$ 4,800.00

Part 6: List Certain Losses**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**☐ No☒ Yes. Fill in the details.**Describe the property you lost and how the loss occurred**

Money paid for Ethereum Miner, but never got the miner and money not refunded.

Lost Airbit club, an online business that I thought was real.

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Claim Pending: No, Not covered by insurance: \$9,000.00

Claim Pending: No, Not covered by insurance: \$24,000.00

Date of your loss

12/2021

12/2020

Value of property lost

\$ 9,000.00

\$ 24,000.00

Part 7: List Certain Payments or Transfers**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

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First Name Middle Name Last Name

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Description and value of any property transferred	Date payment or transfer was made	Amount of payment
The Burns Law Firm, LLC Person Who Was Paid 6303 Ivy Lane, Ste 102 Number Street Greenbelt MD 20770 City State ZIP Code Email or website address Person Who Made the Payment, if Not You	Retainer Fees 09/2021 \$ 2,640.00 \$	

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
The Burns Law Firm, LLC Person Who Was Paid 6303 Ivy Lane, Ste 102 Number Street Greenbelt MD 20770 City State ZIP Code Email or website address Person Who Made the Payment, if Not You	Costs 09/2021 \$ 500.00 \$	

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Debtor Frida Naah Ngam
First Name Middle Name Last Name

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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy

- ☐ No
☒ Yes. Fill in the details.

Who else has or had access to it?			Describe the contents	Do you still have it?
Storage Unit			2 beds, one dining set with 6 chairs, living room set, plates & spoons (in storage), \$500.00	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Name of Storage Facility	Name			
Number Street	Number Street			
City State ZIP Code	City State ZIP Code			

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☒ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☐ No. None of the above applies. Go to Part 12.
- ☒ Yes. Check all that apply above and fill in the details below for each business.

Debtor

Frida Naah Ngam

First Name

Middle Name

Last Name

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HMG Investments, Inc

Business Name

8727 Timber Oak Lane

Number Street

Laurel MD 20723

City State ZIP Code

Describe the nature of the business

Debtor is 100% owner of company

Name of accountant or bookkeeper

JM Accounting Inc, LLC

Employer Identification number
Do not include Social Security number or
ITIN.

EIN: 4 5 - 5 2 3 2 9 5 5

Dates business existed

From 01/01/2012 To Current

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Debtor

Frida Naah Ngam

First Name

Middle Name

Last Name

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Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✕ /s/ Frida Naah Ngam

Signature of Debtor 1

✕

Signature of Debtor 2

Date 10/08/2021

Date _____

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).